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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself				
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Your full name	Ericka			
MAZI a the annual that See an	First name	First name		
Write the name that is on your government-issued	S.			
picture identification (for	Middle name	Middle name		
example, your driver's license or passport	Mitchell Last name	Last name		
Dring vous pietuse	Last Hame	Lastriane		
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2. All other names you				
have used in the last	First name	First name		
8 years	<u> </u>			
Include your married or	Middle name	Middle name		
maiden names.	Last name	Last name		
	Last Hame	Last Harrie		
	First name	First name		
	Middle name	Middle name		
	Lest name	Lastronia		
	Last name	Last name		
3. Only the last 4 digits of your Social	XXX - XX- 9482	xxx - xx-		
Security number or federal Individual	OR	OR		
Taxpayer	9 xx - xx-	9 xx - xx-		
Identification number (ITIN)				

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Debtor 1 Ericka First Name	S. Mitchell Middle Name Last Name		Case number (if known)			
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer	I have not used any business names or EINs.		I have not used any business names or EINs.			
Identification Numbers (EIN) you have used in the last	Business name		Business name			
8 years Include trade names and	Business name		Business name			
doing business as names	EIN		EIN			
	EIN		EIN			
5. Where you live	7507 O 1/1 - D 1 -		If Debtor 2 lives at a different address:			
	7527 S. King Drive Number Street		Number Street			
	Chicago Illinois City State	60619 Zip Code	City State Zip Code			
	Cook County		County			
	If your mailing address is above, fill it in here. Note notices to you at this mailing	that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number Street		Number Street			
	City State	e Zip Code	City State Zip Code			
6. Why you are choosing this district to file for bankruptcy	lived in this district longer	pefore filing this petition, I have er than in any other district. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

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Debtor 1 Ericka	S.	Mitchell		Case number (if knd	own)		
First Name	Middle Name						
Part 2: Tell the Court Abo	out Your Bankrupt	cy Case					
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for	
8. How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorned may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). I you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois	When When When	3/17/2014 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	14-09546	
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you	
11. Do you rent your residence?	✓ No.	landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abou</i> this bankruptcy petition.					

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Ericka S. Mitchell Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
	About Debtor 1:		Abo	out Debtor 2 (Sp	oouse Only in a Joint Case):
15. Tell the court	You must check one:		You	ı must check one:	
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, sopy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances imporary waiver of the	ľ	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		requirement, atta- efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
	with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the			receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		ne 30-day deadline is granted only nited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Ericka First Name	S. Middle Name	Mitchell Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ly consumer debts? Conal primarily for a personal ly business debts? Business debts? Business debts?	l, family, or household p ness debts are debts tha he operation of the busi	urpose." It you incurred to obtain ness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that			is excluded and administrative ditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0 🗒	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	11		U	· · · · · · · · · · · · · · · · · · ·
For you	correct. If I have chosen to file under C of title 11, United States Codunder Chapter 7. If no attorney represents me a out this document, I have obtained the content of	Chapter 7, I am aware that e. I understand the relief and I did not pay or agree ained and read the notice with the chapter of title 1 tatement, concealing progresse can result in fines in	t I may proceed, if eligible available under each charton pay someone who is exequired by 11 U.S.C. § 1, United States Code, sperty, or obtaining moneup to \$250,000, or impri	specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	Signature of Debtor 1 Executed on11/29/20	17	Signature of Debtor Executed on	
		DD / YYYY		MM / DD / YYYY

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Debtor 1 Ericka	S.	Mitchell	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Michael Miller		Date	11/29/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	,			
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number	·	State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ericka	S.	Mitchell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

art 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,339.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,339.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$2,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,785.00
Your total liabilities	\$23,785.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$3,521.92
. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$3,346.00

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Mitchell Debtor 1 Ericka _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,227.97 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$4,191.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$4,191.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	ation to identify your ca	ase:					
Dobtor 1		Frioko	c		Mitchell			
Debtor 1		Ericka First Name	S. Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ina)	First Name	Middle N	lamo	Last Name			
		nkruptcy Court for the:	Northern	iame	District of Illinois			
		ikiupicy Court for the.	Northern		(State)			
Case num (If known)	ber							
Officia	ıl Fo	rm 106A/B						Check if this is an amended filing
Sched	dule	A/B: Prope	rtv					12/1
In each ca category v responsibl write your	tegory where y e for si name	, separately list and d you think it fits best. E upplying correct infor and case number (if k	escribe items. Li Be as complete a mation. If more s nown). Answer e	nd ace pace i very q	asset only once. If an asset fits in more curate as possible. If two married peop s needed, attach a separate sheet to uestion. Other Real Estate You Own or H	ole are this fo	e filing together, both a rm. On the top of any a	re equally
1. Do you	own c	r have any legal or eq	uitable interest i	in any	residence, building, land, or similar p	opert	y?	
✓	No. G	o to Part 2						
	Yes. W	here is the property?						
					t is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street	address, if available, or	other description		Single-family home Duplex or multi-unit building			ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Numb	er Street		ш	and		Describe the nature o	
	0.1	Otala	7'- 0-1-	Timeshare Other			interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Julei		Check if this is as	
				Who	has an interest in the property? Check	((see instructions)	mmunity property
					Debtor 1 only		Ц	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only At least one of the debtors and another			
					er information you wish to add about the	nie ita	m such as local	
					erty identification number:		, out at 10001	
If you	own or	have more than one, lis	st here:	Wha	t is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.2					Single-family home		the amount of any secu	red claims on Schedule D:
	Street	address, if available, or o	other description		Duplex or multi-unit building			ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home Land			
	Numb	er Street			nvestment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code		Fimeshare Other		the entireties, or a life	
	Oity	Otato	Zip Codo				Check if this is co	mmunity property
					has an interest in the property? Check	((see instructions)	minumey property
				one.	Debtor 1 only			
					Debtor 1 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
				Othe	er information you wish to add about tl	nis ite	m, such as local	
					erty identification number:		· · · · · · · · · · · · · · · · · · ·	

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Debtor 1		S.	Mitchell	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3Stre	et address, if available, or o	ther description	What is the property? Check all that ap Single-family home Duplex or multi-unit building	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Condominium or cooperative Manufactured or mobile home Land		Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth		Check if this is co (see instructions)	mmunity property
			Other information you wish to add ab property identification number:	out this item,	such as local	
you ha	the dollar value of the pove attached for Part 1. W	rite that number	all of your entries from Part 1, including here.	ng any entrie:	s for pages	
you own tl	nat someone else drives. If ns, trucks, tractors, sport u	you lease a vehicle	st in any vehicles, whether they are re , also report it on Schedule G: Executory orcycles	-	-	
		2 1 1			5	
3.1	Make Model:	Chrysler Town & Country	Who has an interest in the prope one.Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage: Other information: 2005 Chrysler Town & Co	2005 161000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$1225.00	Current value of the portion you own? \$1225.00
	,		Check if this is community pr	operty (see		
3.2	Make Model: Year:		Who has an interest in the prope one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community pr instructions)	operty (see		

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3.3 N	irst Name					
		Middle Name	Last Name			
1			Who has an interest in the property?	Check		claims or exemptions. Pu
,	Model:		one.			red claims on Schedule I nims Secured by Property.
	Year:		Debtor 1 only		Creditors with mave Cia	unis secured by Property.
,	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and anoth	ner		
			Check if this is community propert	ty (see		
			instructions)	• .		
3.4 N	Make		Who has an interest in the property?	Check		claims or exemptions. Pu
-	Model:		one.		•	red claims on Schedule I
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
F	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
(Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and anoth	ner		
			Check if this is community propert	ty (see		
			instructions)			
Examp			t, fishing vessels, snowmobiles, motorcycle a	and acces accessories	s	
Examp No Ye 4.1	lo ′es Make		Who has an interest in the property? (accessories	Do not deduct secured	•
Examp No. Ye 4.1 No.	lo 'es		Who has an interest in the property? (accessories	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> I
Examp No Ye 4.1 M	lo 'es Make Model:		Who has an interest in the property? (one. Debtor 1 only	accessories	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i>	red claims on Schedule I ims Secured by Property.
Examp ✓ No Ye 4.1 M	lo lo Make Model: Year: Approximate mileage:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only	accessories	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property. Current value of the
Examp ✓ No Ye 4.1 M	lo ′es Make Model: Year:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	accessories	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i>	red claims on Schedule I ims Secured by Property
Examp ✓ No Ye 4.1 M	lo lo Make Model: Year: Approximate mileage:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	accessories Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property. Current value of the
Examp ✓ No Ye 4.1 M	lo lo Make Model: Year: Approximate mileage:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	accessories Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the
Examp ✓ No Ye 4.1 M	lo /es Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community property	accessories Check her	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule a cims Secured by Property. Current value of the portion you own?
Examp No. 1 Yes 4.1 M A 4.2 M	lo /es Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth instructions)	accessories Check her	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
Examp No. 1 Yes 4.1 M A 4.2 M No. 1 N	Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth instructions) Who has an interest in the property? (cone)	accessories Check her	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims on cl
Examp No. 1 Yes 4.1 M A 4.2 M No. 1 N	Make Model: Approximate mileage: Other information: Make Model:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth instructions) Who has an interest in the property? (one.	accessories Check her	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims on cl
Examp No. 1 1 1 1 1 1 1 1 1 1 1 1 1	Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth instructions) Who has an interest in the property? (one. Debtor 1 only	accessories Check her	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Control C	red claims on Schedule a claims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule a claims Secured by Property.
Examp No. 1 1 1 1 1 1 1 1 1 1 1 1 1	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community propert instructions) Who has an interest in the property? (one. Debtor 1 only Debtor 2 only	accessories Check her rty (see Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Pured claims on Schedule laims Secured by Property. Current value of the
Examp No. 1 1 1 1 1 1 1 1 1 1 1 1 1	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community propert instructions) Who has an interest in the property? (one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	accessories Check her rty (see Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is ims Secured by Property. Current value of the

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$800.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Cell Phone, \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1950.00 for Part 3. Write that number here

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$400.00 17.1. Checking account: Chase Bank Chase / Liquid - Preapaid Debit \$14.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Ericka First Name	S.	Mitchell	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name orate bonds and other negotiab include personal checks, cashiers'	checks, promissory no	ites, and money orders.	
	Non-negotiable instrume ✓ No Yes. Give specific information about them	ents are those you cannot transfer	to someone by signing	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	Type of account:	Institution name:		
	✓ Yes. List each account	401(k) or similar plan:	through employer		\$6000.00
	separately.	Pension plan:			-
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	w/ landlord		\$750.00
		Prepaid rent:			
		Telephone:			
		Water:			· -
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Ericka	S.	Mitchell	Case number (if known)	
24.		Middle Name cation IRA, in an account in a q 1), 529A(b), and 529(b)(1).	Last Name ualified ABLE program, or un	der a qualified state tuition program.	
	✓ No	tion name and description. Separa	ately file the records of any intere	ests.11 U.S.C. § 521(c):	
	Yes				
25.	Trusts, equitable or exercisable for your	future interests in property (ot	her than anything listed in lir	ne 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.		s, trademarks, trade secrets, an omain names, websites, proceeds		reements	
	✓ No				
	Yes. Describe				
27.	•	s, and other general intangible ermits, exclusive licenses, coopera		r licenses, professional licenses	
	✓ No		<u> </u>		
	Yes. Describe				
Mor	ney or property ow	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to	you			
	✓ No Yes. Give specific	information		Federal:	\$0.00
	you already	, including whether filed the returns		State:	\$0.00
29.		years		Local:	\$0.00
29.		r lump sum alimony, spousal sup	port, child support, maintenanc	e, divorce settlement, property settlemen	t
	✓ No Yes. Give specific	information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
30.	Other amounts some			Property settlement:	\$0.00
		ges, disability insurance payments urity benefits; unpaid loans you m		cation pay, workers' compensation,	
	✓ No Yes. Describe				

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Deb	tor 1 Ericka	S.	Mitchell	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	ance company	ompany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you	have filed a lawsuit or made ce claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of eve	ery nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	✓ No Yes. Describe				
36.			art 4, including any entries fo		\$7164.00
Part	5: Describe Any Bu	siness-Related Prope	rty You Own or Have an I	nterest In. List any real estate in Part	t 1 .
37.	Do you own or have an	y legal or equitable intere	est in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p C	Current value of the cortion you own? On not deduct secured claims or exemptions
38.		r commissions you alread	y earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No ☐ Yes. Describe				

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Debt	tor 1 Ericka	S.	Mitchell	Case number (if known)	
40	First Name	Middle Name	Last Name	sum two do	
40.		equipment, supplies you	use in business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
	-				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				-
					-
43.	Customer lists, mailing	lists, or other compilat	ions		
	✓ No				
	Yes. Do your lists i	nclude personally identifial	ole information (as defined in 11	J.S.C. § 101(41A))?	
	— No				
	No No Door	vib o			
	Yes. Desc				
44.	Any business-related	property you did not alr	eady list	·	
	√ No				
	Yes. Give specific				_
	information				
					_
15 A	dd tho dollor voluo of	all of your optrion from D	ort E including any antrice for	nagas yau baya attachad	
			art 5, including any entries for		
<u> </u>					
Part		arm- and Commercia n interest in farmland, list it i		y You Own or Have an Interest In.	
46.	Do you own or have a	iny legal or equitable int	erest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
		ountry, raitti-taiseu tisti			
	✓ No				
	Yes. Describe				

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Debto		Ericka First Name	S. Middle Name	Mitchell Last Name	Case number (if ki	nown)	
48.	Crop	os-either growing	or harvested				
	✓	No Yes. Describe					
49.	Farr	n and fishing equi	 pment, implements, machinery, fix	tures, and tools of trad	е		
	✓	No Yes. Describe					
50.	- Farr	n and fishing supp	lies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	_ Anv	farm- and comme	rcial fishing-related property you o	lid not already list			
		No	,				
		Yes. Describe					
	_						
			II of your entries from Part 6, include r here		ges you have attached	······	
Part 7			perty You Own or Have an Int		d Not List Above		
			perty of any kind you did not alread s, country club membership	dy list?			
	✓	No					
		Yes. Give specific information					
E4 A4	مالة لم	a dallar valva af a	II of voice outside from Dout 7. Write	that wombon have		ı	
54. Au	u tii	e dollar value of a	II of your entries from Part 7. Write	that number here			
Part 8		List the Totals o	f Each Part of this Form				
			e, line 2				
00.1		i. Total real estate	, 1110 2				
56. p a	art 2	total vehicles, lin	ne 5	\$1225.00			
57. Pa	rt 3	: Total personal ai	nd household items, line 15	\$1950.00	<u></u>		
58. Pa	rt 4	: Total financial as	ssets, line 36	\$7164.00	<u> </u>		
			elated property, line 45		<u></u>		
			fishing-related property, line 52				
			erty not listed, line 54				Г
62. T o	otal	personal property	. Add lines 56 through 61	\$10339.00	Copy person	nal property total	+ \$10339.00
							\$10339.00
63. To	tal	of all property on S	Schedule A/B. Add line 55 + line 62				

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Fill in this information to identify your case:						
Debtor 1	Ericka	S.	Mitchell			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	3 · · · · · · · · · · · · · · · · · · ·							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$700.00	\$700.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
	Brief description: Checking account, Chase Bank Line from Schedule A/B: 17	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Debtor 1 Ericka S. Mitchell Case number (if known)
First Name Middle Name Last Name

Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.	
	Copy the value from Schedule A/B		
Brief description: Chrysler Town & Country	\$1,225.00	\$1,225.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
, 2005, 2005 Chrysler Town & Country		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 03			
Brief description:	\$800.00	7	735 ILCS 5/12-1001(b)
Used Furniture		\$600.00	_
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	Ф400 00	_	735 ILCS 5/12-1001(b)
description: Used Electronics - 1 TV,	\$400.00	\$400.00	
1 Cell Phone,		100% of fair market value, up to any	_
Line from Schedule A/B: 07		applicable statutory limit	
Brief description:	\$50.00		735 ILCS 5/12-1001(b)
Misc Jewelry		\$50.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief	\$14.00	_	735 ILCS 5/12-1001(b)
description: Checking account,	<u> </u>	\$14.00	_
Chase / Liquid - Preapaid Debit		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 17			
Brief description:	\$6,000.00	7	735 ILCS 5/12-1006
401(k) or similar plan, through employer		\$6,000.00 100% of fair market value, up to any	_
Line from Schedule A/B: 21		applicable statutory limit	
Brief	Ф 7 50.00	_	735 ILCS 5/12-1001(b)
description:	\$750.00	\$750.00	
Security deposit on rental unit, w/ landlord		100% of fair market value, up to any	_
Line from Schedule A/B: 22		applicable statutory limit	

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				_		
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Ericka	S.	Mitchell			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J	[Check if this is an amended filing
Sched	ule D: Credit	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	•		
1. Do any	creditors have claims	secured by your proper	ty?			
✓ No.	Check this box and sub	mit this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the information	on below.				
Part 1: Lis	All Secured Claims					
2. List all s	secured claims. If a credit	or has more than one secu	red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order accordin	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the	Value of collateral	Unsecured portion

value of collateral.

that supports

this claim

If any

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		D	ocument Page	23 of 77			
Fill in this info	rmation to identify your case:						
Debtor 1	Ericka First Name	S. Middle Name	Mitchell Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the: No	thern	District of Illinois				
Case number			(State)				
Official F	form 106E/F				Chec	ck if this is an	amended filing
Sched	ule E/F: Credi	tors Who	Have Unse	cured Clai	ms		12/15
Form 106A/B) claims that ar the entries in known).	any executory contracts or u and on Schedule G: Executo e listed in Schedule D: Credit the boxes on the left. Attach All of Your PRIORITY Un	ry Contracts and U fors Who Hold Clair the Continuation F	nexpired Leases (Official F ns Secured by Property. If	orm 106G). Do not inc more space is needed	clude any creditors I, copy the Part yo	s with partial u need, fill it	lly secured out, number
No. Yes 2. List all clisted, ide As much Continua	Go to Part 2. f your priority unsecured claim it is. If as possible, list the claims in all tion Page of Part 1. If more that xplanation of each type of claim	ims. If a creditor has a claim has both pric phabetical order acco n one creditor holds	more than one priority unse rity and nonpriority amounts ording to the creditor's name a particular claim, list the oth	, list that claim here and If you have more than er creditors in Part 3.	show both priority	and nonprior	ity amounts.
(i oi aii e	xplanation of each type of claim	i, see the instruction		on bookiet.)	Total claim	Priority amount	Nonpriority amount
Priority	Revenue Service Creditor's Name		Last 4 digits of account r		\$2,000.00	\$2,000.00	\$0.00
Numbe	ox 7346 r Street		As of the date you file, th apply.		at		
Del	phia Pennsylvania State curred the debt? Check one. btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and an	19101 Zip Code	Contingent Unliquidated Disputed Type of PRIORITY unsecu Domestic support oblig Taxes and certain othe government	gations			
☐ Ch	eck if this claim relates to a	community debt	Claims for death or per intoxicated	sonal injury while you w	vere		

Is the claim subject to offset?

✓ No Yes Other. Specify _____ Taxes

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 ATG CREDIT LLC \$700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1043 W. GRANDVILLE Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO 60660 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? Yes 4.2 Bank of America \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982236 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ NSF Fees Is the claim subject to offset? **✓** No Yes 4.3 Chase \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? National Bank By Mail As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Louisville Kentucky City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$5,500.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? **✓** No Yes Consumers Energy \$415.00 Last 4 digits of account number _ Nonpriority Creditor's Name Po Box 740309 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Cincinnati Ohio 45274 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Other Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.6 \$2,835.00 Last 4 digits of account number 0104 Nonpriority Creditor's Name 1/2012 When was the debt incurred? PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

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Debtor 1 Ericka S. Mitchell Case number (if known)
First Name Middle Name Last Name

Port 2: Vour NONDRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	- Last 4 digits of account number 0104 When was the debt incurred? 1/2012 As of the date you file, the claim is: Check all that apply.	\$1,356.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD	- Last 4 digits of account number 4697 When was the debt incurred? 2/2017	\$903.00
	Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify ORIGINAL CREDITOR: AT T	
4.9	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$395.00
	JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecured	

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FIRST PREMIER BANK \$992.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 12/2014 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 FIRST PREMIER BANK \$925.00 Last 4 digits of account number 6857 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.12 Illinois Bell Telephone Company \$150.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 8100 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60507 Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured Is the claim subject to offset? **✓** No

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MIDLAND FUNDING \$629.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Collection Agent for Credit One Bank Is the claim subject to offset? **✓** No Yes 4.14 Northshore Gas \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box A3991 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60690 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Unsecured Is the claim subject to offset? **✓** No Yes **NW COLLECTOR** 4.15 \$360.00 Last 4 digits of account number Nonpriority Creditor's Name 3601 ALGONQUIN RD SUITE 232 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **ROLLING** Illinois 60008 **ME**ADOW Disputed City State Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Other. Specify _ Unsecured Check if this claim relates to a community debt Is the claim subject to offset? **✓** No

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 One Click Cash \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 52946 Highway 12 St. As of the date you file, the claim is: Check all that apply. Unit 3 Contingent Unliquidated 68760 Niobrara Nebraska City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Peoples Gas 4.17 \$900.00 Last 4 digits of account number _ Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify ___ Is the claim subject to offset? **✓** No Yes RESURGENT CAPITAL SERVICES 4.18 \$270.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5109 S. Broadband n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Dakota 57108 Sioux Falls City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No

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Mitchell Debtor 1 Ericka S Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Southwest Credit Systems \$395.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2629 DICKERSON PK Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CARROLLTON 75007 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes 4.20 **STANISCCONTR** \$360.00 Last 4 digits of account number _ Nonpriority Creditor's Name 914 14TH ST POB 480 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MODESTO California 95353 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify ___ Is the claim subject to offset? **✓** No Yes TCF Bank 4.21 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 Xenium Ln N Ste 180 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55441 Minneapolis Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ NSF Fees Is the claim subject to offset? **✓** No

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total cl 4.22 US Bank Nonpriority Creditor's Name CRA MANAGEMENT PO BOX 3447 When was the debt incurred? No Nonpriority Possible 1	
4.22 US Bank Last 4 digits of account number \$1,2	
Nonpriority Creditor's Name	aim
Number Street As of the date you file, the claim is: Check all that apply.	00.00
OSHKOSH Wisconsin 54903 City State Zip Code Unliquidated Disputed	
Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only	
At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts	
☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	

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Debtor	1 Ericka First Name		S. Middle Name	Mitchell Last Name	Case number (if known)
Part 3:	List Others to Be	e Notified	About a Debt That You	u Already Listed	
col col cre	lection agency is tr lection agency here	ying to colle e. Similarly, i	ect from you for a debt your for a debt you for a debt you fou have more than on	ou owe to someone else, li e creditor for any of the d	that you already listed in Parts 1 or 2. For example, if a st the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
	Name			On which entry in Part 1	or Part 2 did you list the original creditor?
	111 W. Jackson # 600 Number Street		Line 4.4 of (Cl one):	Tart 1. Greaters with Thomas Greater Glaine	
Ch Cit	ricago y	Illinois State	60604 Zip Code	Last 4 digits of account	number

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Debtor 1 Ericka S. Mitchell Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting p	urposes only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$2,000.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$2,000.00	
	oc. Total. Add lines of through od.	00.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$4,191.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$17,594.00	
	that amount here.			
	6j. Total. Add lines 6f through 6i.	6j.	\$21,785.00	

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mation to identify your c	ase:	
Ericka	S.	Mitchell
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for the:	Northern	District of Illinois
		(State)
	Ericka First Name	First Name Middle Name First Name Middle Name

Official	Form	106G
----------	------	------

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Milton, Esther Name 7527 S King Dr			Residential Lease, Debtor is Lessee, Year to Year - Residential Lease
	Number	Street		
	Chicago	Illinois	60619	
	City	State	Zip Code	

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				,
Fill in this infor	rmation to identify your c	ase:		
Debtor 1	Ericka	S.	Mitchell	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
0			(State)	
Case number (If known)	-			
				Check if this is ar
				amended filing
Official	Form 106H			
Schedul	e H: Your Cod	debtors		12/15
Codobtoro oro	noonle er entities who	are also liable for any de	hte you may have Re a	as complete and accurate as possible. If two married people are
known). Answe	er every question.		· •	top of any Additional Pages, write your name and case number (if
✓ No		ou are filing a joint case, do	not list either spouse as	s a codebtor.)
Yes				
		lived in a community proxico, Puerto Rico, Texas, W		y? (Community property states and territories include Arizona, California, sin.)
✓ No.	Go to line 3.			
Yes	. Did your spouse, forme	er spouse, or legal equiva	alent live with you at the	e time?
	No			
	Yes. In which communit	ty state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	iivalent	
	Number Street			
	City	State	Zip Co	rode

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		_		3	<u> </u>		
Fill in th	is information to identify	your case:					
Debtor 1	Ericka	S.	Mitchell	I			
	First Name	Middle Name	Last Na	me	Che	eck if this is:	
Debtor 2	f filing) First Name	Middle Name	Last Na	mo	- -	An amended filing	
					1 7	A supplement showing po	st-petition chapter 13
United Street	States Bankruptcy Court for	Northern	District of Illin	ate)		expenses as of the followi	
Case nu	mber		(0		_		
(If known)						MM / DD / YYYY	
Offic	ial Form 106I						
Sche	dule I: Your In	come					12/15
informat spouse.	ible for supplying correction about your spouse. If more space is needed (if known). Answer ever Describe Employmer	f you are separated and l, attach a separate she y question.	d your spouse	e is not filing	with you, do	not include information	n about your
1. Fill i	n your employment		Debtor 1			Debtor 2	
info	rmation.	Employment status					
	u have more than one job,	Employment status	✓ Employ			Employed	
	ch a separate page with mation about additional		Not Em	ployed		Not Employed	
emp	loyers.	Occupation	Account Sp	ecialist		_	
	rde part time, seasonal, or employed work.	Employer's name	BMO Harris	Bank N.A.			
Оссі	upation may include student	Employer's address	111 W Mor			Number Street	
or ho	omemaker, if it applies.		- Number offe			- Number Street	
			Chicago	Illinois	60603		
			City	State	Zip Code	City	tate Zip Code
		How long employed there?					
Part 2:	Give Details About N	Monthly Income					
spouse	te monthly income as of to unless you are separated.				-		
	r your non-filing spouse hav pace, attach a separate she		, combine the ir	nformation for	all employers fo		below. If you need
				For I	Debtor 1	For Debtor 2 or non-filing spouse	
	st monthly gross wages, sala ductions.) If not paid monthly			2.	\$4,227.97		•
3. Es	timate and list monthly ove	rtime pay.		3.	+ \$0.00		
4. C a	liculate gross income. Add li	ine 2 + line 3.		4.	\$4,227.97		.]
						·	-

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Debtor		S.	Mitchell		Case number	r <i>(if</i>		
	First Name	Middle Name	Last Nam	е	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→	4.	\$4,227.97			
5. List a	all payroll deductions:							
5a. 1	ax, Medicare, and Socia	al Security deductions		5a.	\$525.85			
5b. I	Mandatory contributions	s for retirement plans		5b.	\$0.00			
5c. V	oluntary contributions f	for retirement plans		5c.	\$0.00			
5d. F	Required repayments of	retirement fund loans		5d.	\$0.00			
	nsurance			5e.	\$180.20			
5f. D	omestic support obligat	tions		5f.	\$0.00			
	Jnion dues			5g.	\$0.00			
·	Other deductions. Specif	y:		5h. +	\$0.00 +			
		Add lines 5a + 5b + 5c + 5d + 5		6.	\$706.05			
7. Calcu	ulate total monthly take	-home pay. Subtract line 6 fron	n line 4.	7.	\$3,521.92			
8. List a	all other income regular	ly received:						
b	ousiness, profession, or f							
g		n property and business showin d necessary business expenses, ne.		8a.	\$0.00			
8b. I	nterest and dividends			8b.	\$0.00			
	amily support payments	s that you, a non-filing spouse eive	e, or a					
	nclude alimony, spousal s livorce settlement, and pro	support, child support, maintena operty settlement.	ance,	8c.	\$0.00			
8d. l	Jnemployment compens	sation		8d.	\$0.00			
8e. S	Social Security			8e.	\$0.00			
Ir c: u h	nclude cash assistance and ash assistance that you re	ance that you regularly received the value (if known) of any no ceive, such as food stamps (beattrition Assistance Program) or	n-	8f.	\$0.00			
- 8 n 8	Pension or retirement in	come		8g.	\$0.00			
·	Other monthly income. S			8h. +	\$0.00 +			
	-	es 8a + 8b + 8c + 8d + 8e + 8f -	+8g + 8h.	9.	\$0.00			
	ulate monthly income. At the entries in line 10 for D	Add line 7 + line 9. ebtor 1 and Debtor 2 or non-fili	ng spouse	10.	\$3,521.92 +		_] =	\$3,521.92
Inclu friend	de contributions from an ds or relatives.	ributions to the expenses tha unmarried partner, members of lready included in lines 2-10 or	your househ	old, your	dependents, your roomn			
Spec	ify:						11. +	\$0.00
		column of line 10 to the amou mary of Schedules and Statistica					12.	\$3,521.92 Combined
	you expect an increase of No. Yes. Explain:	or decrease within the year a	fter you file	this form	?			monthly income

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		Docu	ment Page 38 of 77	7	
Fill in this infor	rmation to identify y	our case:			
Debtor 1	Ericka	S.	Mitchell		
Dalatana	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States B	Bankruptcy Court for	r the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			(Oldie)	MM / DD / YYYY	/
Official	Form 106				
Schedul	e J: Your E	 Expenses			12/15
information. If (if known). Ans	more space is nee swer every question				
	cribe Your Hous	senoia			
1. Is this a joi					
	o to line 2				
Yes. D		n a separate household?			
] [No				
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you hav	ve dependents?	No			
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	16 years	No.
					Yes.
			Child	14 years	No. ✓ Yes.
	penses include of people other	√ No			
than yourself an dependent	-	Yes			
<u>uependent</u>	5:				
Part 2: Esti	mate Your Ongo	oing Monthly Expenses			
	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
	•	non-cash government assistance i ded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	I or home ownersh or the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		\$750.00
If not inc	luded in line 4:				
4a. Real e	estate taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Ericka S. Mitchell Case number (if known)
First Name Middle Name Last Name

riistivanie	Middle Name Last Name		
			Your expenses
5. Additional mortgage paymen	its for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$350.00
6b. Water, sewer, garbage coll	ection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	blies	7.	\$900.00
8. Childcare and children's edu	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$230.00
10. Personal care products and	Services	10.	\$150.00
11. Medical and dental expens	es	11.	\$75.00
12. Transportation. Include gas, Do not include car payments	maintenance, bus or train fare.	12.	\$311.00
13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions ar	d religious donations	14.	\$200.00
15. Insurance. Do not include insurance dedu	acted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$80.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes of	leducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	e I, Your Income (Official Form 106I).	18.	
Specify:	o support others who do not live with you.	10	#0.00
	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other prop		20a	\$0.00
20b. Real estate taxes.	•	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
22.1.2		200	φυ.υυ

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Debtor 1 Ericka	S.	Mitchell	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your	monthly expenses.				\$3,346.00
22a. Add lines 4	9				\$0.00
• •	? (monthly expenses for Debtor 2), if a	• •			\$3,346.00
22c. Add line 22a	and 22b. The result is your monthly	expenses.		22.	
23. Calculate your r	nonthly net income.				
23a. Copy line 12	(your combined monthly income) from	m Schedule I.		23a	\$3,521.92
23b. Copy your r	nonthly expenses from line 22 above.			23b	\$3,346.00
23c. Subtract you			\$175.92		
The result is	your monthly net income.			23c	
For example, do mortgage paymo	you expect to finish paying for your cent to increase or decrease because or decrease because or obtain here:	ar loan within the year or do yo	ou expect your		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ericka	S.	Mitchell
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	·	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/29/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in	formation to identify your o	case:					
Debtor 1	Ericka First Name	S. Middle Na	Mitchell me Last Nam	le	-		
Debtor 2 (Spouse, if filing	First Name	Middle Na	me Last Nam	ie	-		
United State	es Bankruptcy Court for the:	Northern	District of Illino		_		
Case number	er		(Stat	re)	_		
` ′							Check if this is ar
Officia	l Form 107						amended filing
Statem	ent of Financia	al Affairs fo	r Individuals	Filing fo	r Bankru	ptcy	04/10
information	olete and accurate as po n. If more space is need known). Answer every q	ed, attach a separ					
Part 1: Gi	ive Details About Your	Marital Status a	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
▼ 1	Not married						
2. Durin	g the last 3 years, have y	ou lived anywhere o	other than where you li	ve now?			
✓ N	No						
	es. List all of the places ye	ou lived in the last 3	years. Do not include	where you live	now.		
Γ	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same	as Debtor 1		Same as Debtor 1
<u> </u>	Number Street		From	Number St	reet		From
_			То				То
- -	City State	Zip Code		City	State	Zip Code	
	Sity State	Zip Code			as Debtor 1	Zip Code	Same as Debtor 1
1	Number Street		From	Number St	reet		From
_			То				То
7	City State	Zip Code		City	State	Zip Code	
3 Within	the last 8 years, did you e	ever live with a spor	ise or legal equivalent	in a communi	tv nronertv stat	e or territory? (C	Community property states
	ritories include Arizona, Calif						
✓ No)						
☐ Ye	s. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Case number (if known)

Mitchell

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$44800.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$36000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$34000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Ericka

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor	1 Ericka		S.	Mito	chell	Case number	(if known)
	First Name		Middle Name	Last	Name		
Ins cor age	iders include your rel porations of which y	atives; any ou are an a busines	general partners; officer, director, p s you operate as	relatives of any gerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all payme	ents to an	insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City St	tate	Zip Code				
	Insider's Name						
	Number Street						
	City St	tate	Zip Code				
insi	hin 1 year before yo ider? lude payments on de No Yes. List all payme	ebts guarai	nteed or cosigned	I by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City Si	tate	Zip Code				
	Insider's Name						
	Number Street						
	City St	tate	Zip Code				

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Ericka First Name	S. Middle Name	Mitchell Last Name	Case number (if known)	
11.		ed for bankruptcy, di	d any creditor, including a l	pank or financial institution, set off any a	mounts from your
	✓ No Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	
	Creditor's Name		-		
	Number Street		_ Last 4 digits of account	number: XXXX-	
	City State	Zip Code	_		
12.	Within 1 year before you filed appointed receiver, a custod			possession of an assignee for the benefit	of creditors, a court-
	✓ No ☐ Yes				
Part	List Certain Gifts and	Contributions			
13.	- N	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	?
	✓ No Yes. Fill in the details for	r each gift.			
	Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gav	ve the Gift	-		
	Number Street		- -		
	City State Person's relationship to yo	Zip Code	-		
		11 07	_		
	Person to Whom You Gav	ve the Gift	-		
	Number Street		_		
	City State Person's relationship to yo	Zip Code ou			

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ebtor 1	Ericka	S.	Mitchell	Case number (if know	vn)	
	First Name	Middle Name	Last Name	<u> </u>	·	
4. Wit	hin 2 years before you file	ed for bankruptcy did	you give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
••••••	inii 2 years belore you in	cu ioi bankiuptoy, aiu	you give any gines or contributi	ons with a total value	or more than 4000	to any onanty.
	No					
✓	Yes. Fill in the details for	each giπ or contribution	on.			
	Gifts or contributions to	charities	Describe what you contribu	ıted	Date you	Value
	that total more than \$6		Describe what you contribe	ateu	contributed	Value
	that total more than \$60	00			contributed	
	New Life Covenant Churc	h 70+h C+	Church		11/2017	\$2400.00
		11 - 76111 31				
	Charity's Name					
	1021 E 78th St					
	Number Street					
	Chicago Illinois	60619				
	City State	Zip Code				
art 6:	List Certain Losses					
art o:	List Cei taili Losses					
gar	nbling? No You Fill in the details					
	Yes. Fill in the details.					
	Describe the property y	ou lost and	Describe any insurance co	verage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that insu		loss	lost
			pending insurance claims on			
			A/B: Property.	inte do di <i>concadic</i>		
			AVB. Floperty.			
art 7:	List Certain Payments	o or Transfore				
6. Wit	hin 1 year before you filed out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrupt	ou or anyone else acting on yo cy petition? r credit counseling agencies for se			anyone you consulted
6. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrupt	cy petition?			anyone you consulted
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrup	d for bankruptcy, did y r preparing a bankrupt	cy petition?			anyone you consulted
i. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrupt	cy petition?	ervices required in your b		anyone you consulted Amount of
6. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se	ervices required in your b	ankruptcy.	Amount of
6. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrupt	cy petition? credit counseling agencies for se	ervices required in your b	ankruptcy. Date payment or transfer	
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrupt	cy petition? credit counseling agencies for se	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrupt	cy petition? credit counseling agencies for se	ervices required in your b	ankruptcy. Date payment or transfer	Amount of
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrupt	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, or	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did yer preparing a bankrupt otcy petition preparers, or other prepa	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did y r preparing a bankrupt otcy petition preparers, or	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	d for bankruptcy, did yer preparing a bankrupt otcy petition preparers, or other prepa	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	d for bankruptcy, did yer preparing a bankrupt otcy petition preparers, or other prepa	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pagenta Seeking Bankrupt Street	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pagenta Seeking Bankrupt Street	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Page	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pagenta Seeking Bankrupt Street	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Page Person Who Was Paid	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or 60603 Zip Code	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Page	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or service provided the service of the	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed but seeking bankruptcy of ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Patential Street Person Who Was Paid Number Street City State	d for bankruptcy, did yer preparing a bankrupt btcy petition preparers, or 60603 Zip Code	cy petition? r credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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Deb		Ericka	S.	Mitchell (Case number <i>(if known)</i>	·	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or	tors or to make payme		half pay or transfer	any property to an	yone who promised to
		No Yes. Fill in the details.					
				Description and value of any protransferred	pperty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial affa and transfers made as se	ecurity (such as the granting of a secur			
		Yes. Fill in the details.					
				Description and value of proper transferred		y property or ceived or debts pai	Date id transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		you transfer any property to a self-	settled trust or sim	ilar device of which	h you are a
	<u></u>	No					
	Ц	Yes. Fill in the details.		Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

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Mitchell Debtor 1 Ericka Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Mitchell Debtor 1 Ericka _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Ericka		S.	Mitchell	Case n	number <i>(if F</i>	(nown)		
		First Name		Middle Name	Last Name					
26.	Hav	No		cial or administ	trative proceeding unde	r any environmenta	l law? Inc	lude settlem	ents and orde	rs.
		Yes. Fill in the det	tails.		Court or agency		Natura o	f the case		Status of the
					Court or agency		Nature 0	tille case		case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or C	Connections to Any Bu	usiness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	id you own a business o	r have any of the fol	lowing co	nnections to	any business	?
	*****	-			•	-	•		any business	•
					rade, profession, or othe	=	-time or p	art-time		
					(LLC) or limited liability p	artnersnip (LLP)				
		A partner in a	-							
		_			ive of a corporation					
		An owner of	at least 5% o	of the voting or	equity securities of a cor	rporation				
	 	No. None of the a	above applie	s. Go to Part 12	2.					
	Ħ				e details below for each	business.				
	ш		-			ture of the business		Employer Id	lentification n	umber Do not
					Describe the nat	ure of the business			ial Security nu	
								EIN:		
		Business Name			_			LIIV.		
		Number Street						Dates busin	ess existed	
		City	State	Zip Code	Name of account	tant or bookkeeper		F	To	
		City	olalo	Zip Gode				From	To	
					Describe the nat	ture of the business			lentification nuited	
		Business Name			_			EIN:		
		Number Street			Name of accoun	tant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	_			From	То	
					Describe the nat	ture of the business			lentification nuited in the second in the se	
		Business Name						EIN:		
								Dates has		
		Number Street			Name of accoun	tant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code				From	To	

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Deb	tor 1 Ericka	S.	Mitchell	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you creditors, or other parties		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details t	pelow.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		IVIIVI/OO/TTTT	
	Number Street			
	City Si	ate Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understa	nd that making a false st	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	★ /s/ Frick	a Mitchell		×
	Signature o			Signature of Debtor 2
	Date 11/29	/2017		Date
ı	Did you attach additional pa	ages to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No			
ĺ	Yes			
ı	Did you pay or agree to pay	someone who is not an a	ttorney to help you fill out I	pankruptcy forms?
	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dis	strict of illinois		
In re	Ericka S. Mitchell		(Case No.	
	Debtor				(If known)
			(Chapter	Chapter 13
	DISCLOSURE OF (COMPENSAT	ION OF ATTO	DRNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ear before the filing of	the petition in bankrup	tcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acc	cept			\$4,000.00
	Prior to the filing of this statement I h	ave received			\$350.00
	Balance Due				\$3,650.00
2.	The source of the compensation paid	to me was:			
	Debtor	Other (spec	cify)		
3.	The source of the compensation paid	to me is:			
	✓ Debtor	Other (spec	cify)		
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					y are
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					ruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	cial situation, and rende	ring advice to the debto	or in determinin	g whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, state	ements of affairs and p	an which may b	e required;
	c. Representation of the debtor a	at the meeting of credito	ors and confirmation he	aring, and any a	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceeding	s and other contested I	oankruptcy matt	ers;
6.	By agreement with the debtor(s), the a	bove-disclosed fee doe	es not include the follow	ving services:	
		CERTI	FICATION		
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement f	or payment to n	ne for representation of the
	11/29/2017		/s/ Micha	el Miller	
-	Date		Signature of		
			Semrad I	₋aw Firm	
	-		Name of		-

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B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Ericka S. Mitchell		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
C	Pursuant to 11 U.S.C. § 329(a) and ompensation paid to me within on endered or to be rendered on beha	Fed. Bankr. P. 2016(b), I certify e year before the filing of the pe	that I am the attorney for the abo	venamed debtor(s) and that
	or legal services, I have agreed to a			\$4,000.00
Р	rior to the filing of this statement I	have received		\$350.00
В	alance Due			\$3,650.00
2. T	he source of the compensation pa	id to me was:		Water and the second se
	✓ Debtor	Other (specify)		
3. Ti	he source of the compensation pai	id to me is:		
	Debtor	Other (specify)	•	
4.	I have not agreed to share the a members and associates of my	bove-disclosed compensation v law firm.	vith any other person unless they	are
	I have agreed to share the above members or associates of my la the people sharing in the compe	w firm. A copy of the agreement	a other person or persons who ar , together with a list of the names	re not s of
5. In	return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		ervice for all aspects of the bankr vice to the debtor in determining	
	b. Preparation and filing of any	petition, schedules, statements	of affairs and plan which may be	required;
	c. Representation of the debtor	at the meeting of creditors and	confirmation hearing, and any ac	djourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and c	ther contested bankruptcy matte	rs;
6. By	y agreement with the debtor(s), the	above-disclosed fee does not in	nclude the following services:	
		CERTIFICATI	ON	
l cer ebtor(s	tify that the foregoing is a comple s) in this bankruptcy proceedings.	te statement of any agreement o	r arrangement for payment to me	e for representation of the
	11/29/2017		/s/ Michael Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	5)	Attorney for Debtor(s)	
***************************************		/s/ Michael Miller	
/s/ Erick	a Mitchell Westell		
Signed:			
Date:	11/29/2017		

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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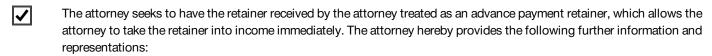
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/29/2017	
Signed:	
/s/ Ericka Mitchell	
	/s/ Michael Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mitchell, Ericka S. Debtor(s)	Case No	Case No.		
(,)		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	11/29/2017	/s/ Mitchell, Erick Mitchell, Ericka S Signature of Del	S.		

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DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

ATG CREDIT LLC PO BOX 14895 Chicago, IL, 60614

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850 ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Illinois Bell Telephone Company One AT&T Way, Room 3A218 Bedminster, NJ, 07921

Northshore Gas PO Box A3991 Chicago, IL, 60690

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL, 60008

One Click Cash 52946 Highway 12 St. Unit 3 Niobrara, NE, 68760

RESURGENT CAPITAL SERVICES PO Box 2124 Greenville, SC, 29602

Southwest Credit Systems 4120 International Pkwy Ste 1100 Carrollton, TX, 75007

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA, 95353

TCF Bank 601 W 14th Street Chicago Heights, IL, 60411

US Bank Po Box 790408 Saint Louis, MO, 63179

Consumers Energy Po Box 740309 Cincinnati, OH, 45274

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Debtor 1 Ericka First Name	S, Middle Name	Mitchell	Case number ((fknown)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ly consumer debts? Co al primarily for a persona ily business debts? Busin investment or through t	al, family, or household iness debts are debts th he operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		ufter any exempt property listribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	The second secon	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-{ \$10,000,001 \$50,000,001 \$100,000,00	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Parts: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001 \$50,000,001 \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	of title 11, United States Code under Chapter 7. If no attorney represents me arout this document, I have obtain a request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, /s/ Ericka Mitchell Signature of Debtor 1	hapter 7, I am aware that I understand the relief and I did not pay or agree to fined and read the notice with the chapter of title 11 atement, concealing properses can result in fines until 1519, and 3571.	I may proceed, if eligibe available under each charto pay someone who is required by 11 U.S.C. § I, United States Code, so perty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill \$342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	Executed on 11/29/201 MM / DE		Executed on	MM / DD / YYYY

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-					
Fill in this info	mation to identify your o	ase:			
Debtor 1	Ericka First Name	S. Middle Name	Mitchell	~	
Debtor 2 (Spouse, If filing)	First Name		Last Name	_	
		Middle Name	Last Name		
United States I	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)				-	
Official	Form 106De	ec		-	Check if this is a amended filing
Declarat	ion About an	Individual Debt	or's Schedules		12/1
If two married	people are filing togeth	er, both are equally respon	sible for supplying correct in	formation.	
money or prop U.S.C. §§ 152, Partisk Sigr	1341, 1519, and 3571.	ion with a bankruptcy case	e can result in fines up to \$25	50,000, or imprisonment for up to 20	years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankrup	otcy forms?	
✓ No					
T Yes.	Name of person	J.	Altach Bankruptcy Petiti Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
·					
-					
Under ne	naltu at navium, t dantar	m +hat 1 have weed the assume	mary and schedules filed with		
	are true and correct.	e that i have read the Sum	mary and schedules med with	this declaration and	
	a Mitchell	. moteril	* <u>~</u>	Mule	·
Signature (of Debtor 1	•	Signature of I	Debtor 2	

Date

MM/DD/YYYY

Date 11/29/2017

MM/DD/YYYY

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Debtor	1 Ericka First Name	S. Middle Name	Mitchell Last Name	Case number (if known)				
28. Wi	terment (1. general to a final frage of principles and 1.0 mg continues to constitution for the final contract of	iled for bankruptcy, did		ment to anyone about your business? Include all financial institutions,				
] No] Yes. Fill in the details b	elow.						
			Date issued	sås				
	Name		MM/DD/YYYY					
	Number Street		_					
	City Sta	ate Zip Code	· · · · · ·					
Part 12	Sign Below							
true	and correct. I understar	nd that making a false so the fines up to \$250,000 and the fines up to \$25	tatement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	algnature or	Deptor I		Signature of Debtor 2				
	Date 11/29/	2017		Date				
Did	old you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
17.1	No Yes							
Did	id you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
V	No							
回	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Mitchell, Ericka S.	Case No	
***************************************	Debtor(s)	V658 (V)	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	TRIX
Ti knowledge		rify that the attached list of creditors is to	rue and correct to the best of their
Date:	11/29/2017	/s/ Mitchell, Erici	kas. 7. Mithell
		Mitchell, Ericka Signature of De	

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Debt	or 1 Ericka First Name	S. Middle Name	Mitchell Last Name	Case number (f known)						
16.	Calculate the median f	amily income that applies to	you. Follow these steps:		والمرارف والمواور الرامو والمعاول فالمواوات أأفاها أأمانا المامور					
	16a, Fill in the state in w		Hlinois							
	16b. Fill in the number o	f people in your household.	3							
		mily income for your state and s	ize of		\$78,559.00					
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.									
17.	How do the lines comp		or and form, this list may	also be available at the balkhupicy clerk's office.						
	17a. Line 15b is less under 11 U.S.C	rm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).								
	U.S.C. § 1325(re than line 16c. On the top of p (b)(3). Go to Part 3 and fill out ir current monthly income from t	Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that						
Part	a Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(1)						
18.	Copy your total average	e monthly income from line 11	١.		\$4,227.97					
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are at 11 U.S.C. § 1325(b)(4) allows	married, your spouse is r	not filing with you, and you contend that calculating the ar spouse's income, copy the amount from line 13.						
	19a. If the marital adjustr	ment does not apply, fill in 0 on	line 19a.		~\$0.00					
	19b. Subtract line 19a	from line 18.			\$4,227.97					
20.	Calculate your current	monthly income for the year.	Follow these steps:							
	20a. Copy line 19b.				\$4,227.97					
	Multiply by 12 (the	number of months in a year).			x 12					
	20b. The result is your cu	urrent monthly income for the ye	ar for this part of the form		\$50,735.64					
	20c. Copy the median fa	mily income for your state and s	ize of household from lin-	e 16c.	\$78,559.00					
21.	How do the lines compa	are?								
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.										
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.									
Part	Parit4s Sign Below									
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.									
* /s/ Ericka Mitchell G. W. *										
	Signature of Deb	tor 1	Si	gnature of Debtor 2	ļ					
	Date 11/29/201 MM/DD/Y	THE STATE OF THE S	Da	te MM/DD/YYYY						
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.									